

UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

In re: Gilbert J. Backers,	:	
Debtor	:	
	:	Chapter 7 Bankruptcy Case Number
Gilbert J. Backers	:	14-19047
80 East Collom St, Apt 206	:	
Philadelphia, Pa 19144	:	
Plaintiff	:	
v.	:	
PNC Bank, National Association	:	
249 5th Avenue, Suite 1200	:	
Pittsburgh, PA 15222-2707	:	
Defendant	:	

**ADVERSARIAL COMPLAINT**

1. This is an action brought by Plaintiff / Debtor Gilbert Backers, against the Defendant pursuant to the Fair Debt Credit Reporting Act (FCRA) 15 USC 1681 et. seq., as well as for contempt in violation of 11 USC 524, and pursuant to 11 USC 105 et. seq.

2. Jurisdiction and venue is proper in this District because Defendant transact business here on a regular basis.

3. Jurisdiction for this action is asserted pursuant to 28 U.S.C. §1334-1337.

4. Venue lies in this District pursuant to 28 U.S.C. §1392(b).

5. Plaintiff believes and avers that the cause of action in this case is a core proceeding as that term is defined in 28 U.S.C. §157(b). But in the alternative, this Honorable Court may determine that this proceeding is a non-core proceeding.

6. Defendant has subjected itself to the jurisdiction of this Honorable Court by filing a proof of claim with this Court.

7. Defendant regularly transacts business in this Federal District.

8. This court also has jurisdiction under 11 USC 105 et. seq. because this claim relates to the integrity of the Bankruptcy Court system and affects bankruptcy consumers everywhere who might be subject to similar malfeasance by the Defendant as the one described in this Complaint.

9. Plaintiff is Gilbert Backers, the Debtor in this Bankruptcy case, an adult individual with an address of 80 East Collom Street, Apartment 206, Philadelphia, Pa 19144.

10. Defendant is PNC Bank, National Association, a business entity with a principal place of business located at 249 5th Avenue, Suite 1200, Pittsburgh, PA 15222.

**COUNT ONE: VIOLATION OF THE FAIR  
CREDIT REPORTING ACT, 15 USC 1681 ET. SEQ.**

11. The previous paragraphs of this Complaint are incorporated by reference and made a part of this Complaint.

12. Plaintiff filed bankruptcy in the United States Bankruptcy Court for the Eastern District of Pennsylvania, Case No. 14-19047 on or about 11/14/2014.

13. Prior to filing said Bankruptcy, Plaintiff incurred an alleged consumer debt with Defendant, for a mortgage.

14. When Plaintiff filed the schedules and statements in connection with said Bankruptcy, Plaintiff included any and all personal obligations owned to Defendant for both of the above accounts.

15. Defendant was duly included on Plaintiff / Debtor's Credit Matrix in this Bankruptcy case captioned above.

16. On or about 9/20/2014, Plaintiff Debtor received a discharge Order in this Bankruptcy case captioned above.

17. Any and all personal debts or obligation in connection with both of the above accounts were discharged in said bankruptcy case.

18. Defendant was duly notified of the Bankruptcy as well as the Discharge of the Bankruptcy as evidenced by various documents attached as exhibits including but not limited to the following.

- a. A notice of the 11 USC 341 hearing for the Bankruptcy sent by this Honorable Court to Defendant.
- b. Defendant's own motion for relief that Defendant filed in the Bankruptcy case with this Honorable Court.
- c. A notice of the discharge for the Bankruptcy sent by this Honorable Court to Defendant.

19. On or about October 22, 2015, Defendant accessed Plaintiff's consumer report from Experian Information Solutions, Inc. See attached exhibits.

20. The previous paragraphs of this Complaint are incorporated by reference and made a part of this Complaint.

21. The FCRA establishes very specific rules limiting when and why a person or entity can obtain a consumer report. 15 U.S.C. § 1681b (f) provides the following guidelines.

(f) Certain use or obtaining of information prohibited. - A person shall not use or obtain a consumer report for any purpose unless -

(1) the consumer report is obtained for a purpose for which the consumer report is authorized to be furnished under this section; and

(2) the purpose is certified in accordance with section 1681e of this title by a prospective user of the report through a general or specific certification.

22. Section 1681b(a)(3) of the FCRA lists the all-inclusive purposes for which a consumer report can be obtained:

(a) In General. - ... (A) consumer reporting agency may furnish a consumer report under the following circumstances and no other:

...

(3) To a person which it has reason to believe-

(A) intends to use the information in connection with a credit transaction involving the consumer on whom the information is to be furnished and involving the extension of credit to, or review or collection of an account of, the consumer;

...

(F) otherwise has a legitimate business need for the information ...

(ii) to review an account to determine whether the consumer continues to meet the terms of the account.

23. When Defendant requested and obtained Plaintiff's Equifax consumer report on or about October 22, 2015, Defendant was legally prohibited from accessing Plaintiff's consumer report because Plaintiff no longer owed Defendant any money for any account and because of the discharge injunction under 11 USC 524, and because Defendant no longer had a permissible purpose to obtain Plaintiff's consumer report under 15 USC 1681b et. seq. See *Haberman v. PNC*, United States District Court for the Eastern District of Texas, Case NO. 4:11cv126; also see *Orr v. Allied Interstate, Inc.*, United States District Court for the Northern District of New York, Case No. 11-cv-00973.

24. When Defendant requested and obtained Plaintiff's consumer report on or about October 22, 2015, Defendant had actual and / or constructive knowledge knowledge of Plaintiff's Bankruptcy Discharge.

25. When Defendant requested and obtained Plaintiff's consumer report on or about October 22, 2015, Defendant had actual knowledge that it did not have a permissible purpose to obtain such information.

26. Defendant had actual knowledge of Plaintiff's bankruptcy and Plaintiff's Bankruptcy discharge at the time that Plaintiff accessed Plaintiff's consumer report on or about October 22, 2015.

27. When Defendant requested and obtained Plaintiff's consumer report on or about October 22, 2015, Defendant undermined the "fresh start rationale" of the Bankruptcy Code, and the discharge that occurred on May 19, 2016, much in the same was as when a former creditor send dunning letters to a consumer after a bankruptcy discharge which is prohibited. See *Ross v. RJM Acquisitions*, 480 F3d 493 (2007). In *Ross v. RJM*, the Court found that RJM undermined the "fresh start rationale" of the Bankruptcy Code by sending a dunning letter to a former debtor whose debt had been discharged in Bankruptcy.

28. For Defendant to request and obtain Plaintiff's private personal and financial information in the face of actual knowledge that it had no permissible purpose to do so constitutes willful and / or reckless violations of the FCRA.

29. After a reasonable time to conduct discovery, Plaintiff believes that Plaintiff can prove that Defendant has requested and obtained Plaintiff's private personal with the reckless willful purpose of collecting on a consumer account which Defendant knew or should have known was discharged in bankruptcy.

**COUNT TWO: Violation of 11 USC 524 and 11 USC 105 et. seq.**

30. The previous paragraphs are incorporated herein by reference.

31. By accessing Plaintiff's consumer report with knowledge of the Discharge, Defendant's conduct violated 11 USC 524 et. seq. of the United States Bankruptcy Code.

32. Defendants is liable to Plaintiff / Debtor under 11 USC 105 et. seq. for an act of contempt for violating the Discharge Injunction of 11 USC 524 et. seq.

33. When Defendant requested and obtained Plaintiff's consumer report on or about October 22, 2015, Defendant undermined the "fresh start rationale" of the Bankruptcy Code, and the discharge that occurred on 9/20/2014, much in the same was as when a former creditor send dunning letters to a consumer after a bankruptcy discharge which is prohibited. See *Ross v. RJM Acquisitions*, 480 F3d 493 (2007). In *Ross v. RJM*, the Court found that RJM undermined the "fresh start rationale" of the Bankruptcy Code by sending a dunning letter to a former debtor whose debt had been discharged in Bankruptcy.

34. After a reasonable time to conduct discovery, Plaintiff believes that Plaintiff can prove that Defendant has requested and obtained Plaintiff's private personal with the reckless willful purpose of collecting on a consumer account which Defendant knew or should have known was discharged in bankruptcy.



### **LIABILITY AND DAMAGES**

35. The previous paragraphs of this Complaint are incorporated by reference and made a part of this Complaint.

36. Plaintiff believes and avers that after a reasonable time to conduct discovery, Plaintiff can prove that Defendant had no procedural guidelines which prevented it from illegally accessing consumer reports in connection with accounts which has been discharged in bankruptcy.

37. Plaintiff believes and avers that after a reasonable time to conduct discovery, Plaintiff can prove that Defendant had no procedural guidelines which prevented it from sending written statements to consumer debtors that money was due for accounts which had been discharged in Bankruptcy.

38. It is believed and averred that Defendant's violation of 15 USC 1692 et. seq. was willful, wanton or at least reckless, and therefore the full amount of statutory damages of \$1,000.00 pursuant to 15 USC 1681 et. seq. is warranted, or other amount determined by this Honorable Court. See see *Martsoff, v. JBC Legal Group, P.C., and Outsource Recovery Management, U.S. District Court for the Middle District of Pennsylvania, 04-CV-1346, 2008.*

39. Plaintiff believes and avers that punitive damages are warranted under 11 USC 105 et. seq. because Defendant's conduct was willful, wanton and reckless.

40. The amount of such punitive damages should be determined by this Honorable Court.

41. For purposes of a default judgment, Plaintiff believes and avers that such punitive damages should be no less than \$9,000.00.

### ATTORNEY FEES

42. The previous paragraphs of this Complaint are incorporated by reference.
43. Plaintiff believes and avers that Plaintiff is entitled to reasonable attorney fees for prosecuting this action pursuant to 15 USC 1681 et. seq and 11 USC 524 and 11 USC 105 et. seq.
44. Plaintiff believes and avers that the reasonable value of Plaintiff's services is no less than \$350.00 per hour.
45. Plaintiff believes and avers that Plaintiff's is entitled to reasonable attorney fees of \$1,750.00 at a rate of \$350.00 per hour which includes the following.
- |   |         |
|---|---------|
| a. Consultation with client and review of file                | 1       |
| b. Drafting, editing, review, filing and service of complaint | 2       |
| c. Reasonable follow up with Defense and client               | 2       |
|   | <hr/>   |
|   | 5 hours |
| $5 \times \$350 = \$1,750.00$                                 |         |
46. The above stated attorney fees represent work performed up and until the filing of this Complaint as well as reasonable follow up with client and Defense.
47. Plaintiff's attorney fees continue to accrue as this case progresses.

**OTHER RELIEF**

48. The previous paragraphs of this Complaint are incorporated by reference and made a part of this Complaint.

49. Plaintiff requests such other relief as this court may deem just and proper.

50. Plaintiff demands a jury trial in this matter.

51. Plaintiff seeks fees and costs for prosecuting this action.

52. Plaintiff seeks such other relief as this Honorable Court deems just and proper.

Wherefore, Plaintiff prays for judgment against Defendant in the amount of \$11,751.00 enumerated below, or such other amount determined by this Honorable Court.

\$1.00 actual damages

\$1,000.00 statutory damages pursuant to 15 USC 1692k of the FCRA

\$1,750 attorney fees pursuant to 15 USC 1692k of the FDCPA

\$9,000 punitive damages under 11 USC 105 et. seq.

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\$11,751.00

Plaintiff also requests such other relief as this Honorable Court deems just and proper. Plaintiff seeks fees and costs for prosecuting this action. Plaintiff demands a jury trial.

/s/ Vicki Piontek

10/21/2017

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Vicki Piontek, Esquire  
Attorney for Debtor / Plaintiff  
951 Allentown Road  
Lansdale, PA 19446  
877-737-8617  
Fax: 866-408-6735  
palaw@justice.com

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Date

# EXHIBITS

**CASE\_CLOSED, DISCHARGED**

**U.S. Bankruptcy Court  
Eastern District of Pennsylvania (Philadelphia)  
Bankruptcy Petition #: 14-19047-elf**

*Assigned to:* Chief Judge Eric L. Frank  
Chapter 7  
Voluntary  
No asset

*Date filed:* 11/14/2014  
*Date terminated:* 11/13/2015  
*Debtor discharged:* 09/17/2015  
*341 meeting:* 01/29/2015  
*Deadline for objecting to discharge:* 03/16/2015  
*Deadline for financial mgmt. course:* 09/18/2015

*Debtor disposition:* Standard Discharge

***Debtor***

**Gilbert Jay Backers, Sr.**  
2216 West Tioga Street  
Philadelphia, PA 19140  
PHILADELPHIA-PA  
SSN / ITIN: xxx-xx-6147  
**aka Gilbert Backers**  
**aka Gilbert J. Backers**

represented by **VICKI ANN PIONTEK**

Piontek Law Office  
951 Allentown Road  
Lansdale, PA 19446  
877-737-8617\*717-533-7472  
Fax : 866-408-6735  
Email: [vicki.lawyer@gmail.com](mailto:vicki.lawyer@gmail.com)

***Debtor***

**Gilbert Jay Backers, Sr.**  
MAILING ADDRESS  
80 East Collum Street  
Philadelphia, PA 19144  
PHILADELPHIA-PA  
SSN / ITIN: xxx-xx-6147

represented by **VICKI ANN PIONTEK**

(See above for address)

***Trustee***

**GARY F. SEITZ**  
Gellert Scali Busenkell & Brown LLC  
The Curtis Center  
601 Walnut Street  
Suite 750 West  
Philadelphia, PA 19106  
215-238-0011

represented by **GARY F SEITZ**

Gellert Scali Busenkell & Brown  
LLC  
The Curtis Center  
601 Walnut Street  
Suite 280 South  
Philadelphia, PA 19106  
215-238-0011  
Fax : 215-238-0016  
Email: [gseitz@gsbbllaw.com](mailto:gseitz@gsbbllaw.com)

***U.S. Trustee***

**United States Trustee**  
Office of the U.S. Trustee  
833 Chestnut Street  
Suite 500  
Philadelphia, PA 19107  
(215) 597-4411

Filing Date	#	Docket Text
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11/14/2014	<u>1</u> (3 pgs)	Chapter 7 Voluntary Petition . Fee Amount 335 Filed by Gilbert Jay Backers Sr.. Certification Concerning Credit Counseling and/or Certificate of Credit Counseling due 11/21/2014. Exhibit D due 11/21/2014. Matrix List of Creditors due 11/21/2014. Government Proof of Claim Deadline: 05/13/2015. Atty Disclosure Statement due 11/28/2014. Attorney Signature Exhibit B due 11/28/2014. Attorney Signature Page 3 due 11/28/2014. BPP Declaration & Signature of Non Attorney due 11/28/2014. BPP Notice to Debtor by Non Attorney due 11/28/2014. Debtor Signature re: Relief Availability due 11/28/2014. Inventory of Property due 11/28/2014. Educational Retirement Account Record 11/28/2014. Physical Street Address due 11/28/2014. Proper Form of Petition due 11/28/2014. Statement of Current Monthly Income due 11/28/2014. Schedules A-J due 11/28/2014. Schedule A due 11/28/2014. Schedule B due 11/28/2014. Schedule C due 11/28/2014. Schedule D due 11/28/2014. Schedule E due 11/28/2014. Schedule F due 11/28/2014. Schedule G due 11/28/2014. Schedule H due 11/28/2014. Schedule I due 11/28/2014. Schedule J due 11/28/2014. SSN - Form B21 /Tax ID due 11/28/2014. Statement of Financial Affairs due 11/28/2014. Summary of schedules due 11/28/2014. Statistical Summary of Certain Liabilities due 11/28/2014. Incomplete Filings due by 11/28/2014. (PIONTEK, VICKI) (Entered: 11/14/2014)
11/17/2014	<u>2</u>	Notice of Appointment of Trustee . GARY F SEITZ added to the case.. (ROSEBORO, DEBORAH) (Entered: 11/17/2014)
11/17/2014	<u>3</u> (1 pg)	Order Entered that unless the following missing documents are filed: Certification Concerning Credit Counseling and/or Certificate of Credit Counseling due 11/21/2014. Exhibit D due 11/21/2014. Matrix List of Creditors due 11/21/2014. Atty Disclosure Statement due 11/28/2014. Statement of Current Monthly Income due 11/28/2014. Schedules A-J due 11/28/2014. Statement of Financial Affairs due 11/28/2014. Summary of schedules due 11/28/2014. Statistical Summary of Certain Liabilities due 11/28/2014; It is hereby ORDERED that, if the debtor has not filed the Matrix List of Creditors (as required by L.B.R. 1007.2) or the Certificate of Credit Counseling or a Request for a Waiver from the Credit Counseling Requirement, then those documents are due within seven days of filing of the petition or else this case may be dismissed without additional notice or hearing after that date. It is further ORDERED that all other missing documents are due within 14 days of the date of the filing of the petition, unless an extension for cause, sought prior to the expiration of 14 days, is granted. If not, this case may be dismissed without additional notice or hearing after 14 days after petition date. (R., Yvette) (Entered: 11/17/2014)
11/19/2014	<u>4</u> (2 pgs)	BNC Certificate of Mailing - Voluntary Petition. Number of Notices Mailed: (related document(s) (Related Doc # <u>3</u> )). No. of



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		Notices: 1. Notice Date 11/19/2014. (Admin.) (Entered: 11/20/2014)
11/21/2014	<u>5</u> (3 pgs; 3 docs)	Motion to Extend time to file matrix and schedules and statements Filed by Gilbert Jay Backers Sr. Represented by VICKI ANN PIONTEK (Counsel). (Attachments: # <u>1</u> Proposed Order # <u>2</u> Service List) (PIONTEK, VICKI) (Entered: 11/21/2014)
11/25/2014	<u>6</u> (1 pg)	Notice of Hearing to Show Cause why this case should not be dismissed for failure to pay the filing fee in the amount of \$335.00 or file an application for installments due November 14, 2014. Hearing scheduled 12/10/2014 at 10:00 AM at nix1 - courtroom #1. (C., Denine) (Entered: 11/25/2014)
11/25/2014	<u>7</u> (1 pg)	Order Granting Motion to Extend Time to file required schedules and matrix (Related Doc # <u>5</u> ) Incomplete Filings due by 12/12/2014. Atty Disclosure Statement due 12/12/2014. Matrix List of Creditors due 12/12/2014. Schedules A-J due 12/12/2014. Statement of Financial Affairs due 12/12/2014. Statistical Summary of Certain Liabilities due 12/12/2014. Summary of schedules due 12/12/2014. Statement of Current Monthly Income due 12/12/2014. (C., Amelia) (Entered: 11/26/2014)
11/27/2014	<u>8</u> (2 pgs)	BNC Certificate of Mailing - Hearing to Show Cause. Number of Notices Mailed: (related document(s) (Related Doc # <u>6</u> )). No. of Notices: 2. Notice Date 11/27/2014. (Admin.) (Entered: 11/28/2014)
11/28/2014	<u>9</u> (2 pgs)	BNC Certificate of Mailing - PDF Document. (related document(s) (Related Doc # <u>7</u> )). No. of Notices: 2. Notice Date 11/28/2014. (Admin.) (Entered: 11/29/2014)
12/02/2014	<u>10</u> (3 pgs; 3 docs)	Motion to Extend time to File creditor matrix and all missing documents Filed by Gilbert Jay Backers Sr. Represented by VICKI ANN PIONTEK (Counsel). (Attachments: # <u>1</u> Service List # <u>2</u> Proposed Order) (PIONTEK, VICKI) (Entered: 12/02/2014)
12/03/2014	<u>11</u> (1 pg)	Order: The Motion is DENIED. Extension of time was previously granted to December 12, 2014. (Related Doc # <u>10</u> ) (C., Amelia) (Entered: 12/03/2014)
12/03/2014	<u>12</u> (4 pgs; 3 docs)	Motion to Reconsider (related documents Motion to Extend / Shorten Time, Order on Motion to Extend / Shorten Time) Filed by Gilbert Jay Backers Sr., Gilbert Jay Backers Sr. Represented by VICKI ANN PIONTEK (Counsel) (related document(s) <u>11</u> , <u>10</u> ). (Attachments: # <u>1</u> Proposed Order # <u>2</u> Service List) (PIONTEK, VICKI) (Entered: 12/03/2014)
12/05/2014	<u>13</u>	BNC Certificate of Mailing - PDF Document. (related

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	(2 pgs)	document(s) (Related Doc # <u>11</u> ). No. of Notices: 2. Notice Date 12/05/2014. (Admin.) (Entered: 12/06/2014)
12/08/2014	<u>14</u> (16 pgs)	Schedules A - J Filed by VICKI ANN PIONTEK on behalf of Gilbert Jay Backers Sr.. (PIONTEK, VICKI) (Entered: 12/08/2014)
12/08/2014	<u>15</u> (7 pgs)	Statement of Financial Affairs Filed by VICKI ANN PIONTEK on behalf of Gilbert Jay Backers Sr.. (PIONTEK, VICKI) (Entered: 12/08/2014)
12/08/2014	<u>16</u> (1 pg)	Statement of Intent. Filed by VICKI ANN PIONTEK on behalf of Gilbert Jay Backers Sr.. (PIONTEK, VICKI) (Entered: 12/08/2014)
12/08/2014	<u>17</u> (3 pgs)	Application to Proceed in forma pauperis Filed by Gilbert Jay Backers Sr. Represented by VICKI ANN PIONTEK (Counsel). (PIONTEK, VICKI) (Entered: 12/08/2014)
12/08/2014	<u>18</u> (2 pgs; 2 docs)	Application to Pay Filing Fee in Installments Filed by Gilbert Jay Backers Sr. Represented by VICKI ANN PIONTEK (Counsel). (Attachments: # <u>1</u> Proposed Order) (PIONTEK, VICKI) (Entered: 12/08/2014)
12/10/2014	<u>19</u> (2 pgs)	Order Granting Application To Pay Filing Fees In Installments. (Related Doc # <u>18</u> ). \$100.00 on or before First Installment Payment due by 1/15/2015. \$100.00 on or before Second Installment Payment due by 2/15/2015. \$100.00 on or before Third Installment Payment due by 3/15/2015. \$35.00 on or before Final Installment Payment due by 4/15/2015. (C., Amelia) (Entered: 12/11/2014)
12/10/2014	22	Hearing Held on Show Cause why this case should not be dismissed for failure to pay the filing fee in the amount of \$335.00 or file an application for installments due November 14, 2014. E-Order granting application to pay filing fees in installments. (related document(s) <u>6</u> ). (C., Amelia) (Entered: 12/15/2014)
12/11/2014	<u>20</u> (3 pgs; 3 docs)	Motion to Extend time to file matrix and all missing documents Filed by Gilbert Jay Backers Sr. Represented by VICKI ANN PIONTEK (Counsel). (Attachments: # <u>1</u> Service List # <u>2</u> Proposed Order) (PIONTEK, VICKI) (Entered: 12/11/2014)
12/13/2014	<u>21</u> (3 pgs)	BNC Certificate of Mailing - PDF Document. (related document(s) (Related Doc # <u>19</u> ). No. of Notices: 1. Notice Date 12/13/2014. (Admin.) (Entered: 12/14/2014)
12/16/2014		Fee Not Applicable. Attorney filed an Installment Application. (re: Doc <u>18</u> ) (S.) Modified on 12/16/2014 (S., Antoinette). (Entered: 12/16/2014)

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12/16/2014	23	Matrix Filed. Number of pages filed: 1, Filed by VICKI ANN PIONTEK on behalf of Gilbert Jay Backers Sr.. (PIONTEK, VICKI) (Entered: 12/16/2014)
12/17/2014	<u>24</u> (3 pgs)	Meeting of Creditors . 341(a) meeting to be held on 1/15/2015 at 02:00 PM at 833 Chestnut Street, Room 501, Philadelphia. Financial Management Course Certificate Due: 3/16/2015. Last day to oppose discharge or dischargeability is 3/16/2015. (H., Lisa) (Entered: 12/17/2014)
12/19/2014	<u>25</u> (5 pgs)	BNC Certificate of Mailing - Meeting of Creditors. Number of Notices Mailed: (related document(s) (Related Doc # <u>24</u> )). No. of Notices: 12. Notice Date 12/19/2014. (Admin.) (Entered: 12/20/2014)
12/21/2014	<u>26</u>	Statement of Social Security Number Received. Filed by VICKI ANN PIONTEK on behalf of Gilbert Jay Backers Sr.. (PIONTEK, VICKI) (Entered: 12/21/2014)
12/23/2014	<u>27</u> (1 pg)	Educational Retirement Account Record Filed by VICKI ANN PIONTEK on behalf of Gilbert Jay Backers Sr.. (PIONTEK, VICKI) (Entered: 12/23/2014)
12/23/2014	<u>28</u> (1 pg)	Employee Income Records Filed by VICKI ANN PIONTEK on behalf of Gilbert Jay Backers Sr.. (PIONTEK, VICKI) (Entered: 12/23/2014)
12/23/2014	<u>29</u> (1 pg)	Summary of Schedules Filed by VICKI ANN PIONTEK on behalf of Gilbert Jay Backers Sr.. (PIONTEK, VICKI) (Entered: 12/23/2014)
12/23/2014	<u>30</u> (1 pg)	Statistical Summary of Certain Liabilities Filed by VICKI ANN PIONTEK on behalf of Gilbert Jay Backers Sr.. (PIONTEK, VICKI) (Entered: 12/23/2014)
12/23/2014	<u>31</u> (1 pg)	Disclosure of Compensation of Attorney for Debtor in the amount of 0.00 Debtor Gilbert Jay Backers Sr. Filed by VICKI ANN PIONTEK on behalf of Gilbert Jay Backers Sr.. (PIONTEK, VICKI) (Entered: 12/23/2014)
12/24/2014	<u>32</u> (2 pgs)	Exhibit D - Debtor has received counseling but does not have required documents. Filed by VICKI ANN PIONTEK on behalf of Gilbert Jay Backers Sr.. Certification Concerning Credit Counseling and/or Certificate of Credit Counseling due 11/28/2014. (PIONTEK, VICKI) (Entered: 12/24/2014)
01/05/2015	<u>33</u> (1 pg)	Notice of Appearance and Request for Notice by JOSHUA ISAAC GOLDMAN Filed by JOSHUA ISAAC GOLDMAN on behalf of PNC BANK, NATIONAL ASSOCIATION. (GOLDMAN, JOSHUA) (Entered: 01/05/2015)
01/16/2015	34	Trustee's Notice of Continuance of Meeting of Creditors on

		1/29/2015 at 08:30 AM at 833 - Chestnut Street. (SEITZ, GARY) (Entered: 01/16/2015)
01/22/2015	<u>35</u> (9 pgs)	Chapter 7 Means Test Calculation Form 22A-2 Filed by VICKI ANN PIONTEK on behalf of Gilbert Jay Backers Sr.. (PIONTEK, VICKI) (Entered: 01/22/2015)
01/30/2015	<u>36</u> (5 pgs; 3 docs)	Motion for Relief from Stay . Fee Amount \$176.00, Filed by PNC BANK, NATIONAL ASSOCIATION Represented by JOSHUA ISAAC GOLDMAN (Counsel). Objections due by 2/13/2015. (Attachments: # <u>1</u> Proposed Order # <u>2</u> Certificate of Service) (GOLDMAN, JOSHUA) (Entered: 01/30/2015)
01/30/2015		Receipt of Motion for Relief From Stay(14-19047-elf) [motion,mrlfsty] ( 176.00) Filing Fee. Receipt number 15811365. Fee Amount \$ 176.00. (re: Doc# <u>36</u> ) (U.S. Treasury) (Entered: 01/30/2015)
01/30/2015	<u>37</u> (3 pgs; 2 docs)	Notice of (related document(s): <u>36</u> Motion for Relief from Stay . Fee Amount \$176.00,) Filed by PNC BANK, NATIONAL ASSOCIATION. Hearing scheduled 2/25/2015 at 10:00 AM at nix1 - courtroom #1. (Attachments: # <u>1</u> Certificate of Service) (GOLDMAN, JOSHUA) (Entered: 01/30/2015)
02/04/2015		Chapter 7 Trustee's Report of No Distribution: having been appointed trustee of the estate of the above-named debtor(s), report that I have neither received any property nor paid any money on account of this estate; that I have made a diligent inquiry into the financial affairs of the debtor(s) and the location of the property belonging to the estate; and that there is no property available for distribution from the estate over and above that exempted by law. Pursuant to Fed R Bank P 5009, I hereby certify that the estate of the above-named debtor(s) has been fully administered. I request that I be discharged from any further duties as trustee. Key information about this case as reported in schedules filed by the debtor(s) or otherwise found in the case record: This case was pending for 3 months. Assets Abandoned (without deducting any secured claims): \$ 0.00, Assets Exempt: Not Available, Claims Scheduled: \$ 0.00, Claims Asserted: Not Applicable, Claims scheduled to be discharged without payment (without deducting the value of collateral or debts excepted from discharge): \$ 0.00. Filed by GARY F SEITZ. (SEITZ, GARY) (Entered: 02/04/2015)
02/04/2015		Meeting of Creditors Held and Concluded on: 1/29/2015. (SEITZ, GARY) (Entered: 02/04/2015)
02/10/2015	<u>38</u> (1 pg)	Notice of Hearing to Show Cause why this case should not be dismissed for failure to pay the first installment payment in the amount of \$100.00 due January 15, 2015 . Hearing scheduled 2/25/2015 at 10:00 AM at nix1 - courtroom #1. (C., Denine) (Entered: 02/10/2015)

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02/12/2015	<u>39</u> (2 pgs)	BNC Certificate of Mailing - Hearing to Show Cause. Number of Notices Mailed: (related document(s) (Related Doc # <u>38</u> )). No. of Notices: 1. Notice Date 02/12/2015. (Admin.) (Entered: 02/13/2015)
02/18/2015	<u>40</u> (4 pgs; 3 docs)	Certificate of No Response to <i>Motion for Relief</i> Filed by JOSHUA ISAAC GOLDMAN on behalf of PNC BANK, NATIONAL ASSOCIATION (related document(s) <u>36</u> , <u>37</u> ). (Attachments: # <u>1</u> Proposed Order # <u>2</u> Certificate of Service) (GOLDMAN, JOSHUA) (Entered: 02/18/2015)
02/25/2015	<u>41</u>	Hearing Held on Show Cause why this case should not be dismissed for failure to pay the first installment payment in the amount of \$100.00 due January 15, 2015 (related document(s) <u>38</u> ) Motion to dismiss granted. Order entered. (C., Amelia) (Entered: 02/26/2015)
02/25/2015	<u>42</u> (1 pg)	ORDER: After a hearing and for the reasons stated in court, it is hereby Ordered that the court's Order dated December 10, 2014 (Doc. #19) is AMENDED and SUPERSEDED as follows: 1. The Debtor shall pay filing fee in a single installment on or before May 11, 2015. 2. Failure to pay the filing fee timely in accordance with Paragraph 1 above shall result in the DISMISSAL of this case WITHOUT FURTHER NOTICE OR HEARING (C., Amelia) (Entered: 02/26/2015)
02/25/2015	<u>43</u>	Hearing Held on <u>36</u> Motion for Relief from Stay . Fee Amount \$176.00, Filed by PNC BANK, NATIONAL ASSOCIATION Represented by JOSHUA ISAAC GOLDMAN (Counsel). (related document(s) <u>36</u> ). Certification of no answer filed. Order entered. (S., Antoinette) (Entered: 02/27/2015)
02/25/2015	<u>44</u> (2 pgs)	Order Granting Motion For Relief From Stay with PNC Bank, National Association. (Related Doc # <u>36</u> ) (S., Antoinette) (Entered: 02/27/2015)
02/28/2015	<u>45</u> (2 pgs)	BNC Certificate of Mailing - PDF Document. (related document(s) (Related Doc # <u>42</u> )). No. of Notices: 1. Notice Date 02/28/2015. (Admin.) (Entered: 03/01/2015)
03/01/2015	<u>46</u> (3 pgs)	BNC Certificate of Mailing - PDF Document. (related document(s) (Related Doc # <u>44</u> )). No. of Notices: 2. Notice Date 03/01/2015. (Admin.) (Entered: 03/02/2015)
04/06/2015	<u>47</u> (1 pg)	Notice of Hearing to Show Cause why this case should not be dismissed for failure to file the certificate of credit counseling due on 11/21/14. Hearing scheduled 4/15/2015 at 10:00 AM at nix1 - courtroom #1. (B., Pamela) (Entered: 04/06/2015)
04/08/2015	<u>48</u> (2 pgs)	BNC Certificate of Mailing - Hearing to Show Cause. Number of Notices Mailed: (related document(s) (Related Doc # <u>47</u> )).

10/12/2017

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		No. of Notices: 2. Notice Date 04/08/2015. (Admin.) (Entered: 04/09/2015)
04/15/2015	49	Hearing Continued on <u>47</u> Notice of Hearing to Show Cause why this case should not be dismissed for failure to file the certificate of credit counseling due on 11/21/14. Hearing scheduled 5/20/2015 at 10:00 AM at nix1 - courtroom #1. (C., Amelia) (Entered: 04/16/2015)
05/11/2015		Receipt of First, Second, Third and Final Installment Payment on Receipt Number 241857, Fee Amount \$335.00. (C., Denine) (Entered: 05/12/2015)
05/15/2015	<u>50</u> (1 pg)	Certificate of Credit Counseling Filed by VICKI ANN PIONTEK on behalf of Gilbert Jay Backers Sr.. (PIONTEK, VICKI) (Entered: 05/15/2015)
05/20/2015	51	Hearing Cancelled on Show Cause why this case should not be dismissed for failure to file the certificate of credit counseling due on 11/21/14 Cancelled-Cert. of credit counseling is filed. (related document(s) <u>47</u> ). (C., Amelia) (Entered: 05/21/2015)
06/08/2015	<u>52</u> (1 pg)	Order Entered that the debtor file a statement regarding completion of an instructional course concerning financial management within fourteen (14) days of this order, or this case may be closed without further notice or hearing and without debtor receiving a discharge . Financial Management Course Certificate Due: 6/22/2015. (G., Jeanette) (Entered: 06/08/2015)
06/10/2015	<u>53</u> (2 pgs)	BNC Certificate of Mailing - Financial Management Course Certificate. Number of Notices Mailed: (related document(s) (Related Doc # <u>52</u> )). No. of Notices: 2. Notice Date 06/10/2015. (Admin.) (Entered: 06/11/2015)
06/23/2015	<u>54</u> (3 pgs; 3 docs)	Motion to Extend time to to file certification of completion of financial management course Filed by Gilbert Jay Backers Sr. Represented by VICKI ANN PIONTEK (Counsel). (Attachments: # <u>1</u> Proposed Order # <u>2</u> Service List) (PIONTEK, VICKI) (Entered: 06/23/2015)
06/25/2015	<u>55</u> (1 pg)	Order Granting Motion to Extend time to file certification of completion of financial management course. The Debtor have July 13, 2015 file the certificate of completion of the Financial management course. (Related Doc # <u>54</u> ) (C., Amelia) (Entered: 06/25/2015)
06/27/2015	<u>56</u> (2 pgs)	BNC Certificate of Mailing - PDF Document. (related document(s) (Related Doc # <u>55</u> )). No. of Notices: 2. Notice Date 06/27/2015. (Admin.) (Entered: 06/28/2015)
07/13/2015	<u>57</u> (3 pgs; 3 docs)	Motion to Extend time to file certificate of completion of financial management course Filed by Gilbert Jay Backers Sr.

		Represented by VICKI ANN PIONTEK (Counsel). (Attachments: # <u>1</u> Proposed Order # <u>2</u> Service List) (PIONTEK, VICKI) (Entered: 07/13/2015)
07/15/2015	<u>58</u> (1 pg)	Order Granting Motion to Extend Time to file the Certificate of Completion of Financial Management Course. The Debtor shall have until August 14, 2015 to file the certificate of completion of the financial management course. (Related Doc <u>57</u> ) (S., Antoinette) (Entered: 07/15/2015)
07/17/2015	<u>59</u> (3 pgs)	BNC Certificate of Mailing - PDF Document. (related document(s) (Related Doc # <u>58</u> )). No. of Notices: 14. Notice Date 07/17/2015. (Admin.) (Entered: 07/18/2015)
08/19/2015	<u>60</u> (3 pgs; 3 docs)	Motion to Extend time to file certificate of completion of financial management course Filed by Gilbert Jay Backers Sr. Represented by VICKI ANN PIONTEK (Counsel). (Attachments: # <u>1</u> Service List # <u>2</u> Proposed Order) (PIONTEK, VICKI) (Entered: 08/19/2015)
08/25/2015	<u>61</u> (1 pg)	Order Granting Motion to Extend time to file certificate of completion of financial management course. Debtor shall have until September 18, 2015 to file the certificate of completion of the financial management course. (Related Doc # <u>60</u> ) (C., Amelia) (Entered: 08/25/2015)
08/27/2015	<u>62</u> (2 pgs)	BNC Certificate of Mailing - PDF Document. (related document(s) (Related Doc # <u>61</u> )). No. of Notices: 2. Notice Date 08/27/2015. (Admin.) (Entered: 08/28/2015)
09/15/2015	<u>63</u> (1 pg)	Debtor Education Financial Management Course Certificate Filed for Debtor. Filed by VICKI ANN PIONTEK on behalf of Gilbert Jay Backers Sr.. (PIONTEK, VICKI) (Entered: 09/15/2015)
09/17/2015	<u>64</u> (2 pgs)	Order Discharging Debtor (Admin.) (Entered: 09/17/2015)
09/18/2015	<u>65</u> (3 pgs; 3 docs)	Motion to Extend time to close case Filed by Gilbert Jay Backers Sr. Represented by VICKI ANN PIONTEK (Counsel). (Attachments: # <u>1</u> Service List # <u>2</u> Proposed Order) (PIONTEK, VICKI) (Entered: 09/18/2015)
09/20/2015	<u>66</u> (4 pgs)	BNC Certificate of Mailing - Order of Discharge. Number of Notices Mailed: (related document(s) (Related Doc # <u>64</u> )). No. of Notices: 12. Notice Date 09/20/2015. (Admin.) (Entered: 09/21/2015)
09/21/2015	<u>67</u> (1 pg)	Order granting <u>65</u> Motion to Extend Time to Close Case filed by Debtor Gilbert Jay Backers Sr. The Debtor's case shall not be closed prior to October 19, 2015. If an adversary proceeding is

		filed prior to that date, the case shall remain open; otherwise it shall be closed. (B., John) (Entered: 09/21/2015)
09/23/2015	<u>68</u> (2 pgs)	BNC Certificate of Mailing - PDF Document. (related document(s) (Related Doc # <u>67</u> )). No. of Notices: 2. Notice Date 09/23/2015. (Admin.) (Entered: 09/24/2015)
11/13/2015	<u>69</u> (1 pg)	Order approving Trustee's Report, discharging trustee and closing case . (B., Keith) (Entered: 11/13/2015)
11/13/2015		Bankruptcy Case Terminated for Statistical Purposes. (B., Keith) (Entered: 11/13/2015)

PACER Service Center			
Transaction Receipt			
10/12/2017 16:12:13			
<b>PACER Login:</b>	pi0599:2811481:0	<b>Client Code:</b>	
<b>Description:</b>	Docket Report	<b>Search Criteria:</b>	14-19047-elf Fil or Ent: filed Doc From: 0 Doc To: 99999999 Term: included Format: html Page counts for documents: included
<b>Billable Pages:</b>	7	<b>Cost:</b>	0.70



FORM 86A  
(10/05)

In re: **Gilbert Jay Backers**

Debtor

Case No. **14-19047**

(if known)

## SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
8415 Fayette Street Philadelphia, PA 19150	Fee Owner		\$ 138,000.00	\$ 91,384.00

Total >

\$ 138,000.00

(Report also on Summary of Schedules.)

Form 968  
(10/05)

In re **Gilbert Jay Backers**

Debtor

Case No. **14-19047**

(If known)

## SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand		Cash on hand at time of filing bankruptcy. Approximately \$20.00		20.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Personal checking account. Average daily balance no more than \$1000		1,000.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Miscellaneous personal possessions including, cell phone, brief case, . No more than approximately \$100		100.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Miscellaneous clothes and accessories valued at no more than \$100		100.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give Particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			

Form 98B-Cont.  
(10/05)

In re **Gilbert Jay Backers**

Case No. **14-19047**

Debtor

(if known)

## SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		Possible claim against car dealer		0.00
Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		Possible claim against Janeway Towing		0.00
Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		Possible claims against bill collectors, alleged debt collectors and the consumer reproting agencies for violations of federal and state consumer protection laws		unkown
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2007 Suzuki 100,000 dum odd miles		2,500.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			

Form B6B-Cont.  
(10/05)

In re **Gilbert Jay Backers**

Debtor

Case No. **14-19047**

(If known)

## SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
29. Machinery, fixtures, equipment and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
<u>2</u> continuation sheets attached				Total <b>\$ 3,720.00</b>

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

Official Form 6C (04/07)

In re Gilbert Jay Backers

Debtor

Case No. 14-19047

(If known)

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:  
(Check one box)

☒ 11 U.S.C. § 522(b)(2)

☐ 11 U.S.C. § 522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds  
\$136,875

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION		VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Cash on hand at time of filing bankruptcy. Approximately \$20.00	11 USC § 522(d)(5)		20.00	20.00
Miscellaneous clothes and accessories valued at no more than \$100	11 USC § 522(d)(3)		100.00	100.00
Miscellaneous personal possessions including, cell phone, brief case, . No more than approximately \$100	11 USC § 522(d)(5)		100.00	100.00
Personal checking account. Average daily balance no more than \$1000	11 USC § 522(d)(5)		1,000.00	1,000.00

Official Form 6D (10/06)

In re Gilbert Jay Backers

Debtor

Case No. 14-19047

(If known)

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	DEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. PNC Mortgage 3232 Newmark Drive Miamisburg, OH 45342  Virginia Backers 8415 Fayette Street Philadelphia, PA 19150		1/1 8415 Fayette Street Philadelphia, PA 19150  VALUE \$138,000.00				91,384.00	0.00
ACCOUNT NO. Santander Bank		2007 Suzuki 100,000 dum odd miles  VALUE \$2,500.00				3,000.00	500.00

☐ continuation sheets attached

Subtotal >  
(Total of this page)

Total >  
(Use only on last page)

\$	94,384.00	\$	500.00
\$	94,384.00	\$	500.00

(Report also on Summary of Schedules) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

Official Form 6E (04/07)

In re **Gilbert Jay Backers**

Debtor

Case No. **14-19047**  
(If known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☒ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

2 continuation sheets attached

Official Form 6E (04/07) - Cont.

In re Gilbert Jay Backers

Debtor

Case No. 14-19047  
(if known)

# **SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS** (Continuation Sheet)

Type of Priority: Domestic Support Obligations

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO.  Philadelphia Domestic Relations Service 34 S. 11th Street Room 304 Philadelphia, PA 19107							3,100.00	0.00	0.00

Sheet no. 1 of 2 continuation sheets attached to Schedule of  
Creditors Holding Priority Claims

Subtotals >  
(Totals of this page)

\$ 3,100.00	\$ 0.00	\$ 3,100.00
\$		
	\$	\$

Total >  
(Use only on last page of the completed  
Schedule E. Report also on the Summary of  
Schedules.)

Total >  
(Use only on last page of the completed  
Schedule E. If applicable, report also on the  
Statistical Summary of Certain Liabilities and  
Related Data. )



Official Form 6E (04/07) - Cont.

In re **Gilbert Jay Backers**

Debtor

Case No. **14-19047**

(if known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

Type of Priority: Taxes and Certain Other Debts Owed to Governmental Units

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. <b>25834550</b> <b>Department of Veterans Affairs</b> <b>Debt Management Center</b> <b>Bishop Henry Whipple Federal Bldg</b> <b>P.O. Box 11930</b> <b>Saint Paul, MN 55111</b>					X	<b>13,224.00</b>	<b>13,224.00</b>	<b>0.00</b>

Sheet no. 2 of 2 continuation sheets attached to Schedule of  
Creditors Holding Priority Claims

Subtotals >  
(Totals of this page)

\$	<b>13,224.00</b>	\$	<b>13,224.00</b>	\$	<b>0.00</b>
\$	<b>16,324.00</b>				
		\$	<b>13,224.00</b>	\$	<b>3,100.00</b>

Total >  
(Use only on last page of the completed  
Schedule E. Report also on the Summary of  
Schedules.)

Total >  
(Use only on last page of the completed  
Schedule E. If applicable, report also on the  
Statistical Summary of Certain Liabilities and  
Related Data.)

Official Form 6F (10/08)

In re **Gilbert Jay Backers**

Debtor

Case No. **14-19047**

(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.					X	Notice Only
Cavaller Telephone 18 Shea Way Newark, DE 19713						
First National Collection Services 10925 Otter Creek Road Mabelvale, AR 72103						
ACCOUNT NO. 6034 6222 0476					X	2,424.00
GEGRB / Home Design HVAC P.O. Box 985036 Orlando, FL 32896						
ACCOUNT NO. 4131360000055809					X	171.00
Interstate Credit and Collections 21 W. Fornace Street Norristown, PA 19401						
Einstein Practice Plan, Inc 5410 Old York Rd Philadelphia, PA 19141						

1 Continuation sheets attached

Subtotal > \$ **2,595.00**

Total >

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

Official Form 6F (10/06) - Cont.

In re **Gilbert Jay Backers**

Debtor

Case No. **14-19047**

(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>4131360000039713</b>  <b>Interstate Credit and Collections</b> <b>21 West Fornace Street</b> <b>Norristown, PA 19401</b>  <b>Einstein Healthcare Network, Inc.</b> <b>5501 Old York Road</b> <b>Philadelphia, PA 19141</b>						X	<b>200.00</b>
ACCOUNT NO.  <b>Janeway Towing</b> <b>1514 Fayette Street</b> <b>Conshohocken, PA 19428</b>  <b>Anthony Bearoff</b> <b>2240 DeKalb Pike</b> <b>Norristown, PA 29401</b>  <b>James Dougherty</b> <b>P.O. Box 51</b> <b>Conshohocken, PA 19428</b>		<b>Tow fees for 2007 Suzuki</b>				X	<b>Notice Only</b>
ACCOUNT NO. <b>611105900274XXXX</b>  <b>Springleaf Financial Services</b> <b>753 West Cheltenham Ave</b> <b>Suite C</b> <b>Elkins Park, PA 19027</b>						X	<b>1,075.00</b>

Sheet no. **1** of **1** continuation sheets attached  
to Schedule of Creditors Holding Unsecured  
Nonpriority Claims

Subtotal >	\$ <b>1,275.00</b>
Total >	\$ <b>3,870.00</b>

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

Fcm B6G  
(10/05)

In re: Gilbert Jay Backers

Debtor

Case No. 14-19047

(If known)

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY, STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

Form B6H

(10/05)

In re: **Gilbert Jay Backers**

Case No. **14-19047**

(if known)

Debtor

## SCHEDULE H - CODEBTORS

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

In re **Gilbert Jay Backers**Case No. **14-19047**

Debtor

(If known)

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 7, 11, 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status: <b>Separated</b>	<b>DEPENDENTS OF DEBTOR AND SPOUSE</b>	
	RELATIONSHIP(S):	AGE(S): <b>67</b>
Employment:	<b>DEBTOR</b>	<b>SPOUSE</b>
Occupation	<b>Disabled Veteran</b>	
Name of Employer		
How long employed		
Address of Employer		

**INCOME:** (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions  
(Prorate if not paid monthly.)

\$ 2,433.00 \$ \_\_\_\_\_

2. Estimate monthly overtime

\$ 0.00 \$ \_\_\_\_\_

3. SUBTOTAL

\$ 2,433.00 \$ \_\_\_\_\_

4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

\$ 0.00 \$ \_\_\_\_\_

b. Insurance

\$ 0.00 \$ \_\_\_\_\_

c. Union dues

\$ 0.00 \$ \_\_\_\_\_

d. Other (Specify) \_\_\_\_\_

\$ 0.00 \$ \_\_\_\_\_

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ 0.00 \$ \_\_\_\_\_

6. TOTAL NET MONTHLY TAKE HOME PAY

\$ 2,433.00 \$ \_\_\_\_\_

7. Regular income from operation of business or profession or farm  
(Attach detailed statement)

\$ 0.00 \$ \_\_\_\_\_

8. Income from real property

\$ 0.00 \$ \_\_\_\_\_

9. Interest and dividends

\$ 0.00 \$ \_\_\_\_\_

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.

\$ 0.00 \$ \_\_\_\_\_

11. Social security or other government assistance  
(Specify) \_\_\_\_\_

\$ 200.00 \$ \_\_\_\_\_

12. Pension or retirement income

\$ 0.00 \$ \_\_\_\_\_

13. Other monthly income

\$ 0.00 \$ \_\_\_\_\_

14. SUBTOTAL OF LINES 7 THROUGH 13

\$ 200.00 \$ \_\_\_\_\_

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ 2,633.00 \$ \_\_\_\_\_

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15)

\$ 2,633.00

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document.:

**NONE**

Official Form 6J (10/06)

In re Gilbert Jay Backers

Debtor

Case No. 14-19047  
(if known)**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	<u>1,375.00</u>
a. Are real estate taxes included?      Yes _____ No <u>✓</u>		
b. Is property insurance included?      Yes _____ No <u>✓</u>		
2. Utilities: a. Electricity and heating fuel	\$	<u>0.00</u>
b. Water and sewer	\$	<u>0.00</u>
c. Telephone	\$	<u>100.00</u>
d. Other _____	\$	<u>0.00</u>
3. Home maintenance (repairs and upkeep)	\$	<u>0.00</u>
4. Food	\$	<u>0.00</u>
5. Clothing	\$	<u>60.00</u>
6. Laundry and dry cleaning	\$	<u>10.00</u>
7. Medical and dental expenses	\$	<u>25.00</u>
8. Transportation (not including car payments)	\$	<u>300.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	<u>100.00</u>
10. Charitable contributions	\$	<u>0.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	<u>0.00</u>
b. Life	\$	<u>0.00</u>
c. Health	\$	<u>0.00</u>
d. Auto	\$	<u>100.00</u>
e. Other _____	\$	<u>0.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments)	\$	<u>50.00</u>
(Specify) <u>Local per capital</u>		
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	\$	<u>350.00</u>
a. Auto	\$	<u>0.00</u>
b. Other _____	\$	<u>0.00</u>
14. Alimony, maintenance, and support paid to others	\$	<u>0.00</u>
15. Payments for support of additional dependents not living at your home	\$	<u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	<u>0.00</u>
17. Other <u>Alimony</u>	\$	<u>300.00</u>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	<u>2,760.00</u>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	<u>2,633.00</u>
b. Average monthly expenses from Line 18 above	\$	<u>2,760.00</u>
c. Monthly net income (a. minus b.)	\$	<u>-127.00</u>

Official Form 6 - Declaration (10/06)

In re Gilbert Jay Backers

Debtor

Case No. 14-19047

(If known)

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 16 sheets (total shown on summary page plus 2), and that they are true and correct to the best of my knowledge, information, and belief.

Date: 12/5/14

Signature: Gilbert Jay Backers Sr

Gilbert Jay Backers

Debtor

[If joint case, both spouses must sign]

### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)



Case 14-19047-elf Doc 66 Filed 09/20/15 Entered 09/21/15 01:12:57 Desc Imaged

Certificate of Notice Page 1 of 4  
United States Bankruptcy Court  
Eastern District of Pennsylvania

In re:  
Gilbert Jay Backers, Sr.  
Gilbert Jay Backers, Sr.  
Debtors

Case No. 14-19047-elf  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
Form ID: 180NEW

Page 1 of 2  
Total Noticed: 22

Date Rcvd: Sep 18, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 20, 2015.

db +Gilbert Jay Backers, Sr., 2216 West Tioga Street, Philadelphia, PA 19140-3807  
db +Gilbert Jay Backers, Sr., MAILING ADDRESS, 80 East Collum Street, Philadelphia, PA 19144-2356  
13441754 +Anthony Bearoff, 2240 DeKalb Pike, Norristown, PA 19401-2030  
13441755 +Cavalier Telephone, 18 Shea Way, Newark, DE 19713-3448  
13441757 +Department of Veterans Affairs, Debt Management Center, Bishop Henry Whipple Federal Bldg, P.O. Box 11930, Saint Paul, MN 55111-0930  
13441759 Einstein Practice Plan, Inc, 5410 Old York Rd, Philadelphia, PA 19141  
13441760 First National Collection Services, 10925 Otter Creek Road, Mabelvale, AR 72103  
13441764 +James Dougherty, P.O. Box 51, Conshohocken, PA 19428-0051  
13441765 Janeway Towing, 1514 Fayette Street, Conshohocken, PA 19428  
13441767 +PNC Mortgage, 3232 Newmark Drive, Miamisburg, OH 45342-5433  
13441766 +Philadelphia Domestic Relations Service, 34 S. 11th Street, Room 304, Philadelphia, PA 19107-4912  
13441770 +Virginia Backers, 8415 Fayette Street, Philadelphia, PA 19150-1914

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov Sep 19 2015 01:33:49 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595  
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 19 2015 01:32:24 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946  
smg +E-mail/Text: usapae.bankruptcyntices@usdoj.gov Sep 19 2015 01:33:16 U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
13441758 +E-mail/Text: filinukm@einstein.edu Sep 19 2015 01:31:49 Einstein Healthcare Network, Inc., 5501 Old York Road, Philadelphia, PA 19141-3018  
13441761 +EDI: RMSC.COM Sep 19 2015 01:18:00 GECRB / Home Design HVAC, P.O. Box 965036, Orlando, FL 32896-5036  
13441762 +E-mail/Text: vivian@interstatecredit.net Sep 19 2015 01:33:13 Interstate Credit and Collections, 21 W. Fornace Street, Norristown, PA 19401-3300  
13441763 +E-mail/Text: vivian@interstatecredit.net Sep 19 2015 01:33:13 Interstate Credit and Collections, 21 West Fornace Street, Norristown, PA 19401-3300  
13441769 EDI: AGFINANCE.COM Sep 19 2015 01:18:00 Springleaf Financial Services, 753 West Cheltenham Ave, Suite C, Elkins Park, PA 19027  
13441756 +EDI: DRIV.COM Sep 19 2015 01:19:00 Santander Bank, P.O. Box 961245, Fort Worth, TX 76161-0244  
13441768 +EDI: DRIV.COM Sep 19 2015 01:19:00 Santander Consumer, P.O. Box 660633, Dallas, TX 75266-0633

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 20, 2015

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0313-2

User: admin  
Form ID: 180NEW

Page 2 of 2  
Total Noticed: 22

Date Rcvd: Sep 18, 2015

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 17, 2015 at the address(es) listed below:

GARY F SEITZ on behalf of Trustee GARY F SEITZ gseitz@gsbblaw.com,  
gfs@trustesolutions.net;hsmith@gsbblaw.com  
GARY F SEITZ gseitz@gsbblaw.com, gfs@trustesolutions.net;hsmith@gsbblaw.com  
JOSHUA ISAAC GOLDMAN on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION  
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
VICKI ANN PIONTEK on behalf of Debtor Gilbert Jay Backers, Sr. vicki.lawyer@gmail.com,  
pabklaw@gmail.com

TOTAL: 5

**United States Bankruptcy Court**

Eastern District of Pennsylvania

Case No. 14-19047-elf

Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Gilbert Jay Backers Sr.  
aka Gilbert Backers, aka Gilbert J. Backers  
2216 West Tioga Street  
Philadelphia, PA 19140

Gilbert Jay Backers Sr.  
MAILING ADDRESS  
80 East Collum Street  
Philadelphia, PA 19144

Social Security No.:

xxx-xx-6147

xxx-xx-6147

Employer's Tax I.D. No.:

**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED:**

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 9/17/15

Eric L. Frank  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts That are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**



Prepared for: GILBERT J BACKERS  
Date: May 31, 2017  
Report number: 1645-7925-82  
Page 1 of 12

In response to your recent request, we're pleased to send you this credit report. Your credit information can change over time, so we recommend you keep track of any changes by signing up for credit monitoring at [experian.com/monitor](http://experian.com/monitor).

### What you'll find inside:

- 2 About the information in this report
- 2 Tools to manage your personal credit
- 3 Disputing information in this report
- 6 Your accounts that may be considered negative
- 9 Your accounts in good standing
- 10 Record of requests for your credit history
- Your personal information

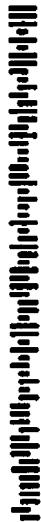


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0001766 02 AS 0.400 \*\*AUTO 6 07130 19144.235756 .C02.P01767-1  
GILBERT J BACKERS  
80 EAST COLLOM ST APT 206  
PHILADELPHIA PA 19144-2357

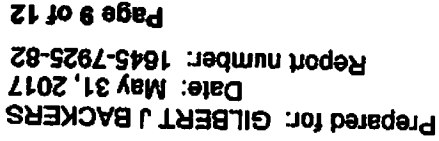


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**We make your credit history available to your current and prospective creditors and employers as allowed by law. Experian may list these inquiries for up to two years.**

**Examples of inquiries shared with others include:**

- a real estate loan
- a home mortgage loan
- an auto loan
- an application for credit

**Date**  
**May 20, 2015**

**Reason** Unspecified. This inquiry is scheduled to continue on record until Jun 2017.

Date May 20, 2015

**Reason**  
Auto loan. This inquiry is scheduled to continue on record until Jun 2017.

**Date**  
May 20, 2015

reason  
inspected. This inquiry is scheduled to  
continue on record until Jun 2017.

**Date**  
May 15, 2015

**Reason**  
No phone number available  
Address identification number:  
0040700248  
Unspecified. This inquiry is scheduled to  
continue on record until Jun 2017.

**Date** May 5, 2015

WARMINSTER PA 18974  
(215) 333 1201  
Address identification number:  
0040700184

source. We report these requests to you only as a record of activities, and we do not include any of these requests or credit reports on credit reports.

**\*suaio oi supda unar no gnegha amur to fur amur**

- We offer credit information about you to those with a permissible purpose, such as:
- other creditors who want to offer you preapproved credit;
  - an employer who wishes to extend an offer of employment;
  - a potential investor in assessing the risk of a current obligation;
  - Experian Consumer Assistance to process a report for you;
  - your current creditors to monitor your accounts (date listed may reflect only the most recent request);
  - an end user to complete your mortgage loan application;
  - insurance underwriting (auto or home).

**these inquiries DO NOT affect your credit score and are not seen by anyone but you (except insurance companies may be able to see other insurance company inquiries).**

State of Inquiry: Mar 21, 2017; Feb 08, 2017; Jan 09, 2017; Dec 02, 2016; Oct 25, 2016; Sep 21, 2016; Aug 10, 2016; Jul 05, 2016; May 27, 2016; Apr 28, 2016; Mar 14, 2016; Feb 01, 2016; Dec 16, 2015; Nov 04, 2015; Sep 23, 2015; Aug 13, 2015; Jul 06, 2015; May 27, 2015

State of Inquiry: Sep 30, 2016; Jan 21, 2016; Sep 18, 2015; Jun 10, 2015; Jan 07, 2015; Jan 29, 2014; Dec 03, 2013

APITAL ONE PO BOX 30281 SALT LAKE CITY UT 84130 (04) 967 1000

State of Inquiry: Aug 02, 2016; Jul 26, 2016; Jul 19, 2016; Jul 09, 2016; Mar 31, 2016; Mar 25, 2016; Mar 17, 2016; Mar 10, 2016; Feb 27, 2016; Feb 23, 2016; Feb 16, 2016; Feb 08, 2016; Jan 29, 2016; Jan 15, 2016; Jan 08, 2016; Jan 02, 2016; Dec 24, 2015; Dec 11, 2015; Dec 03, 2015; Nov 29, 2015; Nov 19, 2015; Nov 12, 2015; Nov 05, 2015; Oct 29, 2015; Oct 22, 2015; Oct 15, 2015; Oct 08, 2015; Oct 01, 2015; Sep 24, 2015; Sep 17, 2015; Sep 10, 2015; Sep 03, 2015; Aug 27, 2015; Aug 20, 2015; Aug 13, 2015; Aug 06, 2015; Jul 30, 2015; Jul 23, 2015; Jul 16, 2015; Jul 09, 2015; Jul 02, 2015; Jun 26, 2015; Jun 19, 2015; Jun 12, 2015; Jun 05, 2015; May 29, 2015; May 22, 2015; May 15, 2015; May 08, 2015; May 01, 2015; Apr 24, 2015; Apr 17, 2015; Apr 10, 2015; Apr 03, 2015; Mar 27, 2015; Mar 20, 2015; Mar 13, 2015; Mar 06, 2015; Feb 27, 2015; Feb 20, 2015; Feb 13, 2015; Feb 06, 2015; Jan 30, 2015; Jan 23, 2015; Jan 16, 2015; Jan 09, 2015; Jan 02, 2015; Dec 26, 2014; Dec 19, 2014; Dec 12, 2014; Dec 05, 2014; Nov 28, 2014; Nov 21, 2014; Nov 14, 2014; Nov 07, 2014; Oct 31, 2014; Oct 24, 2014; Oct 17, 2014; Oct 10, 2014; Oct 03, 2014; Sep 26, 2014; Sep 19, 2014; Sep 12, 2014; Sep 05, 2014; Aug 29, 2014; Aug 22, 2014; Aug 15, 2014; Aug 08, 2014; Aug 01, 2014; Jul 25, 2014; Jul 18, 2014; Jul 11, 2014; Jul 04, 2014; Jun 27, 2014; Jun 20, 2014; Jun 13, 2014; Jun 06, 2014; May 30, 2014; May 23, 2014; May 16, 2014; May 09, 2014; May 02, 2014; Apr 25, 2014; Apr 18, 2014; Apr 11, 2014; Apr 04, 2014; Mar 28, 2014; Mar 21, 2014; Mar 14, 2014; Mar 07, 2014; Feb 28, 2014; Feb 21, 2014; Feb 14, 2014; Feb 07, 2014; Jan 31, 2014; Jan 24, 2014; Jan 17, 2014; Jan 10, 2014; Jan 03, 2014; Dec 27, 2013; Dec 20, 2013; Dec 13, 2013; Dec 06, 2013; Nov 29, 2013; Nov 22, 2013; Nov 15, 2013; Nov 08, 2013; Nov 01, 2013; Oct 25, 2013; Oct 18, 2013; Oct 11, 2013; Oct 04, 2013; Sep 27, 2013; Sep 20, 2013; Sep 13, 2013; Sep 06, 2013; Aug 30, 2013; Aug 23, 2013; Aug 16, 2013; Aug 09, 2013; Aug 02, 2013; Jul 26, 2013; Jul 19, 2013; 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Feb 28, 2012; Feb 21, 2012; Feb 14, 2012; Feb 07, 2012; Jan 31, 2012; Jan 24, 2012; Jan 17, 2012; Jan 10, 2012; Jan 03, 2012; Dec 27, 2011; Dec 20, 2011; Dec 13, 2011; Dec 06, 2011; Nov 29, 2011; Nov 22, 2011; Nov 15, 2011; Nov 08, 2011; Nov 01, 2011; Oct 25, 2011; Oct 18, 2011; Oct 11, 2011; Oct 04, 2011; Sep 27, 2011; Sep 20, 2011; Sep 13, 2011; Sep 06, 2011; Aug 30, 2011; Aug 23, 2011; Aug 16, 2011; Aug 09, 2011; Aug 02, 2011; Jul 26, 2011; Jul 19, 2011; Jul 12, 2011; Jul 05, 2011; Jun 28, 2011; Jun 21, 2011; Jun 14, 2011; Jun 07, 2011; May 31, 2011; May 24, 2011; May 17, 2011; May 10, 2011; May 03, 2011; Apr 26, 2011; Apr 19, 2011; Apr 12, 2011; Apr 05, 2011; Mar 29, 2011; Mar 22, 2011; Mar 15, 2011; Mar 08, 2011; Mar 01, 2011; Feb 24, 2011; Feb 17, 2011; Feb 10, 2011; Feb 03, 2011; Jan 27, 2011; Jan 20, 2011; Jan 13, 2011; Jan 06, 2011; Dec 30, 2010; Dec 23, 2010; Dec 16, 2010; Dec 09, 2010; Dec 02, 2010; Nov 26, 2010; Nov 19, 2010; Nov 12, 2010; Nov 05, 2010; Oct 29, 2010; Oct 22, 2010; 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May 31, 2009; May 24, 2009; May 17, 2009; May 10, 2009; May 03, 2009; Apr 26, 2009; Apr 19, 2009; Apr 12, 2009; Apr 05, 2009; Mar 29, 2009; Mar 22, 2009; Mar 15, 2009; Mar 08, 200



Nov 08, 2015; Oct 30, 2015; Oct 27, 2015; Oct 17, 2015; Oct 13, 2015; Oct 02, 2015;  
Sep 28, 2015; Sep 18, 2015; Sep 10, 2015; Aug 28, 2015; Aug 22, 2015; Aug 18, 2015;  
Aug 11, 2015; Jul 28, 2015; Jul 18, 2015; Jul 11, 2015; Jul 07, 2015; Jun 28, 2015; Jun  
20, 2015; Jun 16, 2015; Jun 08, 2015; May 30, 2015; May 22, 2015; May 15, 2015; May  
08, 2015

ASSET MAXIMIZATION GROUP 28 12 BOROUGH PL #6 WOODSIDE NY 11377  
(718) 371 7000

Date of Inquiry: Jun 14, 2016

FINGERHUTWEBBANK 215 S STATE ST STE 800 SALT LAKE CITY UT 84111

(801) 456 8350

Date of Inquiry: Dec 15, 2015

PNC BANK 1800 E 9TH ST CLEVELAND OH 44114

No phone number available

Date of Inquiry: Oct 22, 2015

WF DDA PO BOX 14517 DES MOINES IA 50308

(800) 842 4720

Date of Inquiry: Oct 16, 2015

PNC BANK 1800 E 9TH ST CLEVELAND OH 44114

No phone number available

Date of Inquiry: Jul 22, 2015

SPRINGLEAF FINANCIAL SVC PO BOX 59 EVANSVILLE IN 47701

(800) 382 7851

Date of Inquiry: Jun 12, 2015

CONSUMER PORTFOLIO SVCS 18500 JAMBOREE RD # FLRS 4/B IRVINE CA

92612

(949) 753 6800

Date of Inquiry: May 28, 2015

LEXISNEXISINSURP&C 1000 ALDERMAN DR ALPHARETTA GA 30005

(866) 323 0832

On behalf of OMNI INSURANCE CO AGENT for Insurance underwriting

Date of Inquiry: May 20, 2015

PROGRESSIVE INSURANCE 6300 WILSON MILLS RD CLEVELAND OH 44143

(440) 575 5119

Date of Inquiry: May 20, 2015

EXPERIAN 701 EXPERIAN PKWY ALLEN TX 75013

(972) 380 3000

Date of Inquiry: Feb 13, 2015

